

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA (ERIE)

|                              |   |  |
|------------------------------|---|--|
| IN RE:                       | ) | CASE NO. 24-10166-JCM                    |
|                              | ) |  |
| RANDY JAY SPENCER,           | ) | Chapter 13                               |
|                              | ) |  |
| Debtor                       | ) | Docket No. _____                         |
|                              | ) |  |
| GALAXY FEDERAL CREDIT        | ) | Related to Docket No. 72                 |
| UNION,                       | ) |  |
|                              | ) | Meeting of Creditors: September 26, 2024 |
| Movant                       | ) | at 2:30 PM                               |
|                              | ) |  |
| vs.                          | ) |  |
|                              | ) |  |
| RANDY JAY SPENCER and        | ) |  |
| RONDA J. WINNECOUR, ESQUIRE, | ) |  |
| TRUSTEE                      | ) |  |
|                              | ) |  |
| Respondents                  | ) |  |

**OBJECTION TO CONFIRMATION OF AMENDED CHAPTER 13 PLAN**

AND NOW, this 5<sup>th</sup> day of September, 2024, comes Galaxy Federal Credit Union (“Galaxy”), by and through its counsel, Knox McLaughlin Gornall & Sennett, P.C., with this Objection to Confirmation of the Debtor’s Amended Chapter 13 Plan dated August 16, 2024, stating as follows:

1. On or about August 31, 2007, the Debtor entered into a Closed-End Note, Disclosure, Loan and Security Agreements (the “Note”) with Galaxy in the original amount of \$93,600. As security for the Note, the Debtor executed a mortgage (the “Mortgage”) in favor of Galaxy granting a mortgage lien on US 322, Franklin, PA 16323 (the “Real Property”), which was filed with the Venango County Recorder’s Office on October 4, 2007 at Instrument No. 2007-006607.
2. On or about May 9, 2024, Venango filed Claim No. 3 with a secured claim in the amount of \$94,576.30.
3. Debtor filed an Amended Plan on August 16, 2024.

4. Galaxy renews its objections to confirmation of the Debtor's Amended Chapter 13 Plan including, but not limited to, on the following grounds:

- a) The Amended Plan is not feasible.
- b) The Amended Plan fails to disclose how the Debtor proposes to pay Galaxy's claim.

WHEREFORE, Galaxy respectfully requests that the Debtor's Amended Chapter 13 Plan be denied confirmation, that Galaxy be granted reasonable attorney fees for having brought this Objection and that Galaxy be granted such other and further relief as is necessary and just.

Respectfully submitted,

KNOX McLAUGHLIN GORNALL &  
SENNETT, P.C.  
Attorneys for Galaxy Federal Credit Union

BY: /s/ Mark G. Claypool

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# 2531789.v1

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|                              | ) |  |
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**CERTIFICATE OF SERVICE**

TO PARTIES IN INTEREST:

I, Mark C. Claypool, certify under penalty of perjury that I served the above-captioned pleading, Objection to Amended Chapter 13 Plan, on the parties at the addresses on the attached matrix, on September 5, 2024 by first class, United States mail, postage pre-paid and/or electronic transmission.

BY: /s/ Mark G. Claypool  
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PA I.D. No. 63199  
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**SERVICE MATRIX**

**Via US mail:**

Galaxy Federal Credit Union  
1313 Liberty Street  
Franklin, PA 16323

Brian C. Thompson  
Thompson Law Group , PC  
301 Smith Drive, Suite 6  
Cranberry Township, PA 16066

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

**Via CM/ECF**

Office of the United States Trustee

[ustpreion03.pi.ecf@usdoj.gov](mailto:ustpreion03.pi.ecf@usdoj.gov)